

**Information to identify the case:**

|  |                        |             |           |
|--|------------------------|-------------|-----------|
| Debtor 1   | <b>Roseann Ventura</b> |             |           |
|  | First Name             | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)                              |                        |             |           |
|  | First Name             | Middle Name | Last Name |
| United States Bankruptcy Court <b>District of New Jersey</b> |                        |             |           |
| Case number: <b>16-20265-KCF</b>                             |                        |             |           |

Social Security number or ITIN **xxx-xx-4522**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Roseann Ventura

8/26/16

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Roseann Ventura  
 Debtor

Case No. 16-20265-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 27

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

|                 |   |
|-----------------|---|
| db<br>516200655 | +Roseann Ventura, 338 Delmore Avenue, South Plainfield, NJ 07080-3229<br>Apotheker Scian PC, 520 Fellowship Road, Suite C306, PO Box 5496,<br>Mount Laurel, NJ 08054-5496 |
| 516200660       | +Commonwealth Finance, 245 Main St., Scranton, PA 18519-1641  |
| 516200661       | +Corporation Service Company, 830 Bear Tavern Road, Trenton, NJ 08628-1020  |
| 516200665       | +Fein Such Kahn & Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  |
| 516200669       | +Lyons Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-2239  |
| 516200670       | +Martha Jacobs LLC, c/o Peter McElkenny, 73 Chuckanut Drive, Oakland, NJ 07436-3728   |
| 516200674       | +Northstar Locations, LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943   |
| 516200675       | +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020   |
| 516200677       | +Southern Bank Emergency, 254 Easton Avenue, New Brunswick, NJ 08901-1766   |
| 516200678       | T Mobile, Two Newport 132nd Avenue SE, Bellevue, WA 98006   |
| 516200679       | Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101, PO Box 1024,<br>Mountainside, NJ 07092-0024  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|           |   |
|-----------|---|
| smg       | E-mail/Text: usanj.njbankr@usdoj.gov Aug 26 2016 23:47:32 U.S. Attorney, 970 Broad St.,<br>Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 26 2016 23:47:28 United States Trustee,<br>Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,<br>Newark, NJ 07102-5235 |
| 516200656 | EDI: BANKAMER.COM Aug 26 2016 23:33:00 Bank of America, P.O. Box 5170,<br>Simi Valley, CA 93062-5170  |
| 516200657 | +EDI: CAPITALONE.COM Aug 26 2016 23:33:00 Capital One, PO Box 30281,<br>Salt Lake City, UT 84130-0281   |
| 516200658 | +EDI: CAPONEAUTO.COM Aug 26 2016 23:33:00 Capital One Auto Finance, 7933 Preston Road,<br>Plano, TX 75024-2302  |
| 516200659 | +EDI: CITICORP.COM Aug 26 2016 23:33:00 Citibank, 701 E 60th Street N.,<br>Sioux Falls, SD 57104-0493   |
| 516200662 | +E-mail/Text: kzoepfel@credit-control.com Aug 26 2016 23:47:34 Credit Control LLC,<br>5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429   |
| 516200663 | +EDI: RCSFNBMARIN.COM Aug 26 2016 23:33:00 Credit One, PO Box 98872,<br>Las Vegas, NV 89193-8872  |
| 516200664 | EDI: RCSDELL.COM Aug 26 2016 23:33:00 Dell Financial Services, PO Box 81577,<br>Austin, TX 78708-1577   |
| 516200666 | +EDI: AMINFOFP.COM Aug 26 2016 23:33:00 First Premier Bank, 3820 North Louise Avenue,<br>Sioux Falls, SD 57107-0145   |
| 516200667 | +E-mail/Text: bkynotice@harvardcollect.com Aug 26 2016 23:48:27 Harvard Collection Servicing,<br>4839 Elston Ave., Chicago, IL 60630-2589   |
| 516200668 | EDI: JEFFERSONCAP.COM Aug 26 2016 23:38:00 Jefferson Capital Systems LLC,<br>16 McLeland Road, Saint Cloud, MN 56303  |
| 516200671 | +EDI: MID8.COM Aug 26 2016 23:33:00 Midland Credit Management, 8875 Aero Drive, Suite 200,<br>San Diego, CA 92123-2255  |
| 516200673 | +EDI: MID8.COM Aug 26 2016 23:33:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,<br>San Diego, CA 92123-2255  |
| 516200676 | +EDI: RESURGENT.COM Aug 26 2016 23:33:00 Resurgent Capital Services, PO Box 10587,<br>MS 126, Greenville, SC 29603-0587   |

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|            |  |
|------------|--|
| 516200672* | +Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255<br>TOTALS: 0, * 1, ## 0 |
|------------|--|

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Aug 26, 2016

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2016 at the address(es) listed below:

Alan G. Cosner on behalf of Debtor Roseann Ventura cosner@cosnerlaw.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
TOTAL: 3